

# **Washington Health Benefit Exchange Navigator Program**

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# ACA Navigator Description

Demonstrate to Exchange that the entity has existing relationships or could establish relationships with employers and employees, consumers, or self-employed individuals likely to be qualified to enroll in a qualified health plan (QHP).

# Types of Navigator Entities

ACA says may include:

- Trade
- Industry
- Professional associations
- Commercial fishing industry organizations
- Ranching and farming organizations
- Community and consumer-focused nonprofit groups (must include at least one organization)
- Chambers of commerce
- Unions
- Resource partners of Small Business Administration
- Licensed agents and brokers

# ACA-Defined Navigator Duties

- Conduct public education activities to raise awareness of availability of QHPs
- Distribute fair and impartial information concerning enrollment in QHPs and availability of premium tax credits
- Facilitate enrollment in QHPs
- Provide referrals to any applicable consumer assistance or ombudsman
- Provide information that is culturally and linguistically appropriate to the needs of the population

# ACA/HHS Standards

- Ensure any private or public entity selected is qualified to engage in Navigator activities
- Develop training program
- Create conflict of interest policy
- Cannot be a health insurance issuer
- Cannot receive compensation directly or indirectly from an issuer for enrolling qualified individuals/small businesses in QHP

# Programmatic Support

- Entities receive incentive payments
- Incentive payments must come from operational funds of the Exchange (not federal dollars)
- Programmatic support not meant to subsidize entire organization

# WA Report on Navigators

- Report from GMMB on stakeholder interviews:
  - Should include diverse array of organizations that can serve multiple populations
  - Clear training standards set to ensure consistency and quality
  - Should be flexible and easy to use
  - Incentives should be uniform and cost efficient

# Navigator Program Administration

- Exchange responsible for:
  - Building infrastructure
  - Determining payment model
  - Developing training program
  - Creating performance measures
- Engage with consultant to develop credible Navigator program



# Process Going Forward

- Board creating Navigator Program TAC
- Policy Committee begin discussing this month
- Advisory Committee discussion this month
- TAC/Policy Committee will work with staff on consultant recommendations throughout summer/fall
- Policy Committee makes recommendation to Board in November
- Program will begin in late summer/early fall 2013

## Discussions to Date

- Navigator financing should be part of sustainability discussion
- Should pay for results, not process
- Look at existing resources for how they may be utilized (SHIBA, etc.)
- Ensure seamless process with Medicaid